

**AN INVESTIGATION OF FACTORS INFLUENCING
TAXPAYERS' COMPLIANCE BEHAVIOUR: EVIDENCE
FROM NIGERIA**

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ABSTRACT

The contribution of income taxes to the total revenue of Nigeria's government remained consistently low and is relatively shrinking due to low tax compliance. However, from all the taxes, individual income tax remains the most unproductive in Nigerian tax system. Although this noncompliance behaviour can also be explained by the existing theory, the explanation will not be comprehensive because some important variables adhere specifically to Nigeria are not addressed in the existing theory. Thus, this study investigates empirically the factors underlying individual taxpayers' compliance behaviour in Nigeria to uncover the causes of noncompliance. In order to gain in-depth understanding of the phenomenon, the study expands the tax compliance model to incorporate perceived tax service quality, public governance quality, ethnic diversity as well as moderating effects of personal financial condition and risk preference. The study was designed using taxpayers' opinion survey method. Multi-stage cluster random sampling technique was applied to select the samples of the study from the population of individual taxpayers residing in the Federal Capital city of Nigeria. The primary data, which were collected through self-administered questionnaire, were treated statistically using multiple regression analysis and other statistical techniques. The results reveal that taxpayers' perception about tax service quality and public governance quality significantly related to the compliance behaviour. In addition, the effect of taxpayers' financial condition strengthened the capacity of the compliance model in predicting taxpayers' behaviour better and significantly moderated the influences of tax system structure, moral reasoning and occupation. By implications, the findings of the study suggests extension to the compliance model to incorporate perceived tax service quality, public governance quality, ethnic diversity and the moderating effect of taxpayers' financial condition for better understanding of tax compliance behaviour. Furthermore, policy should be directed towards strengthening these factors to reawaken the culture of tax compliance among individual taxpayers in Nigeria.

Keywords: Tax Compliance Behaviour, Perceived Tax Service Quality, Public Governance Quality, Ethnic Diversity, Individual Income Tax

ABSTRAK

Sumbangan cukai pendapatan dalam jumlah hasil kerajaan Nigeria adalah semakin berkurangan dan menyusut disebabkan oleh tahap kepatuhan pembayaran cukai yang rendah. Daripada semua jenis cukai di Nigeria, cukai pendapatan individu adalah paling tidak efisien, tidak produktif dan bermasalah. Walaupun gelagat ketidakpatuhan ini boleh dijelaskan oleh teori sedia ada, namun begitu ianya tidak menyeluruh kerana terdapat pembolehubah-pembolehubah penting yang tidak dimasukkan di dalam teori sedia ada bagi menjelaskan keadaan di Nigeria. Oleh itu, kajian ini mengkaji secara empirikal faktor-faktor yang menyumbang kepada ketidakpatuhan individu pembayar cukai. Di dalam usaha untuk mendapatkan pemahaman yang mendalam, kajian ini mengembangkan model asas kepatuhan cukai dengan mengambilkira tanggapan kualiti perkhidmatan cukai, kualiti tadbir urus, kepelbagaian etnik, termasuk juga kesan pengantara iaitu kedudukan kewangan pembayar cukai dan rujukan risiko. Kajian ini menggunakan kaedah tinjauan pandangan pembayar cukai. Teknik persampelan pelbagai tahap kluster secara rawak digunakan bagi memilih sampel daripada populasi pembayar cukai di ibu negara Nigeria. Data primer yang dikutip melalui soal-selidik kemudiannya dianalisis dengan menggunakan regresi pelbagai dan lain-lain kaedah statistik. Hasil kajian mendapati tanggapan pembayar cukai terhadap kualiti perkhidmatan percukaian dan kualiti tadbir urus adalah berhubungan secara signifikan dengan kepatuhan. Selain itu, kesan pengantara iaitu kedudukan kewangan pembayar cukai menguatkan lagi model kepatuhan cukai di dalam meramal dengan lebih baik tahap kepatuhan dan menjadi pengantara yang signifikan terhadap struktur sistem percukaian, penjelasan moral dan perkerjaan. Secara implikasinya, hasil kajian ini mencadangkan pengembangan model kepatuhan dengan mengambilkira tanggapan kualiti perkhidmatan percukaian, kualiti tadbir urus, kepelbagaian etnik dan kesan pengantara iaitu kedudukan kewangan pembayar cukai bagi memahami dengan lebih baik gelagat kepatuhan cukai. Polisi percukaian juga perlu mengambilkira faktor-faktor ini untuk membangunkan budaya kepatuhan cukai di kalangan individu pembayar cukai di Nigeria.

Kata kunci: Tingkahlaku Pematuhan Cukai, Persepsi Kualiti Perkhidmatan Cukai, Kualiti Tadbir Urus Awam, Kepelbagaian Etnik, Cukai Pendapatan Individu

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LIST OF ABBREVIATION

Acronym	Meaning
CBN	Central Bank of Nigeria
CITA	Companies Income Tax Act
CITN	Chartered Institute of Taxation of Nigeria
ECOWAS	Economic Community of West Africa States
FCT	Federal Capital Territory (Abuja)
FGN	Federal Government of Nigeria
FIRS	Federal Inland Revenue Service
FIRSEA	Federal Inland Revenue Service (Establishment) Act
FISRB	Federal Inland Revenue Service Board
GDP	Gross Domestic Product
GNP	Gross National Product
IMF	International Monetary Fund
ITMA	Income Tax Management Act
IRS	Internal Revenue Service of United States
JTB	Joint Tax Board
NITS	National Institute of Technology Standard (USA)
OECD	Organization for Economic Cooperation and Development
PAYE	Pay As You Earn
PIT	Personal Income Tax
PITA	Personal Income Tax Act
SIRS	State Internal Revenue Service
SIRSB	State Internal Revenue Service Board
TPB	Theory of Planned Behaviour
TAC	Taxpayers Assistance Centre
TRA	Theory of Reasoned Action
UN	United Nations

Chapter One

Introduction

1.1 Introduction

In Nigeria, as in some other developing countries, tax noncompliance is a serious challenge facing tax administration and hindering tax revenue performance. In relative terms, tax revenue has continued to drop tremendously, for instance, the share of individual tax in the total federal and state revenue¹ was 10.53 % in 1977 but dropped to 5.19 % in 1997 and further to 4.67 % in 2010, despite the fact that the Nigeria's Gross Domestic Product (GDP)² grew by 61% between 1997 and 2010 (CBN, 2007 & 2011). The record of Federal Inland Revenue Service (FIRS) indicates the severity of the problem as it revealed that although the tax potential of Nigerian economy in 2008 was ₦ 3.857 trillion³ only ₦ 2.793 trillion tax was collected; that is, about 72% performance leaving a huge sum of ₦1.064 trillion representing an approximately 28% tax gap. Furthermore, there were 654 tax cases audited resulting in ₦92.2billion revenue collection and also 26 tax cases were investigated which yielded ₦ 2.48billion as revenue in 2008 (FIRS, 2009).

As a consequence of tax noncompliance, the studies of Ariyo and Rahmeen (1990) and Ariyo (1997) reported that Nigeria's fiscal deficit is a recurring feature. The available statistical data have revealed that the fiscal deficit of all levels of Government in Nigeria

1. The total federal and states revenue was ₦ 6.441 billion, ₦ 688.114 billion and ₦ 12285.7 billion in 1977, 1997 and 2010, respectively. Of this amount, individual tax accounted for ₦ .6782 billion, ₦ 35.708 billion and ₦ 574.1 billion, respectively (CBN, 2007 & 2011).

2. Nigeria's Real GDP increased from ₦302.02billion in 1997 to ₦775.11billion in 2010(CBN, 2007 & 2011).

3. This tax was the estimate for the federal level only The official name for Nigeria's currency note is the Naira and the coin is Kobo. The Naira was introduced in 1973 to replace the Pound. The Naira is coded as NGN and the sign is ₦. A unit of Naira is subdivided into 100 Kobo. A unit of USD is equivalent to about ₦ 160 while a unit of MYR (Ringgit) is about ₦52 as at 1st January, 2012.

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financial condition could only exert a significant effect on the influence of the tax system structure, moral reasoning and nonprofessional occupation on tax compliance behaviour.

A tax compliance model that incorporates taxpayers' financial condition as a moderator is recommended to policymakers for a better understanding of the compliance behaviour of individual taxpayers in Nigeria in order to formulate policies that positively enhance such behaviour.

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